



Patent Application  
Attorney Docket No.: 57797.000002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Richard H. NACHT

: Group Art Unit: 3624

Appln. No.: 09/667,694

: Examiner: Lalita Hamilton

Filed: September 22, 2000

For: SYSTEM AND PROCESS FOR  
APPLYING FOR AND OBTAINING  
UNIVERSAL MULTIPLE MORTGAGE  
UNDERWRITING APPROVALS

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Office Action dated December 19, 2005, Applicants respectfully request favorable reconsideration of the above-identified patent application in view of the following remarks, which are believed to place the above-identified patent application in condition for allowance or in better form for consideration on appeal.

**Claims** are reflected in the listing of claims which begin on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.